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ABSTRACT

The nature and extent of corrections made to their records by zero/low income applicants to the Basic Educational Opportunity Grant (BEOG) program was investigated. Behaviors of zero/low income applicants and the total pool of applicants were also compared. It was found that zero/low income applicants and all applicants who were rejected displayed similar patterns of behavior in receiving comments and making corrections to their applications. The edit process prior to selection for validation appears to work well, resulting in valid applications for more than 90 percent of the cases selected for validation, across key data fields and typologies. Compared to other applicants, the zero-income applicants tended to be more accurate in reporting all fields except adjusted gross income and family size. Low income applicants were more likely to submit corrections than other applicants, but less likely to have these corrections result in significant changes to the eligibility indexes than other applicants. While the proportions of the applicants who meet zero/low income profiles and/or are rejected are quite small, these applicants appear to have difficulty in accurate reporting. A very small proportion may be deliberate misreporting, but most seem to have misunderstood the requirements of the BEOG application. (Author/SW)

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# ZERO INCOME BASIC GRANT APPLICANTS

## Phase II Report

September 29, 1979

Prepared for:

Division of Quality Assurance
Bureau of Student Financial Assistance
U.S. Office of Educatin
Department of Health, Education, and Welfare

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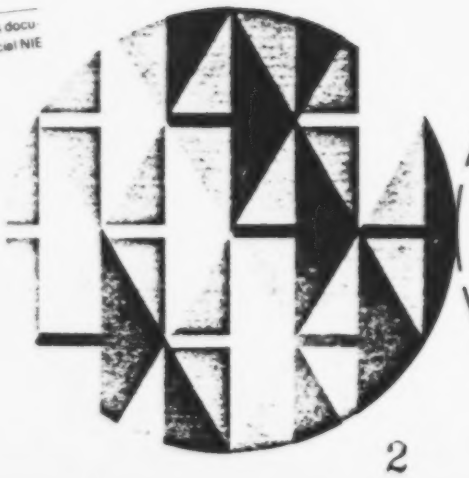

APPLIED MANAGEMENT SCIENCES

G-90

# ZERO INCOME BASIC GRANT APPLICANTS

## Phase II Report

This report was prepared pursuant to Contract No. 300-76-0354. The amount charged to the Department of Health, Education and Welfare for the work preceding and resulting in their report is $73,858. The names of the persons employed by the contractor with managerial or professional responsibility for such work are as follows.

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## EXECUTIVE SUMMARY

The Phase II Zero-Income Study investigated the nature and extent of the corrections zero/low-income BEOG applicants made to their records from two perspectives: 1) comparisons of the behaviors of zero/low income applicants with all BEOG applicants and 2) comparisons of zero/low income validation applicants with all applicants selected for pre-award validation (PAV).

While the proportions of applicants who corrected fields was small, less than 50 percent overall, the proportions of zero/low income applicants and rejected applicants correcting at least one field were much higher. However, these groups themselves each comprised less than 10 percent of all BEOG applicants.

In Phase II of the Zero-Income Study it was found that zero/low income applicants and all applicants who were rejected displayed similar patterns of behavior in receiving comments and making corrections to their applications. The edit process prior to selection for validation appears to work well, resulting in valid applications for more than 90 percent of the cases selected for validation, across key data fields and typologies. The Zero-income applicants tended to be more accurate in reporting all fields except AGI and family size than other applicants at selection. Low income applicants were more likely to submit corrections than other applicants, but less likely to have these corrections result in significant changes to the eligibility indexes than other applicants.

The edit and validation processes do significantly improve the accuracy of applictions validated. While the proportions of the Basic Grant population who meet zero/low income profiles and/or who are rejected are quite small, these applicants appear to have difficulty in accurate reporting. A very small proportion of these applicants' difficulty may be due to deliberate misreporting, but are more likely to be caused by these applicants' misunderstanding of the requirements of the BEOG application.

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## REPORT SUMMARY

The Phase II Zero-Income Study investigated the nature and extent of the corrections zero/low income BEOG applicants made to their records in two ways: 1) by examining the corrections behaviors of zero/low income applicants compared with all applicants in the BEOG applicant population; and 2) by comparing behaviors of zero/low-income applicants selected for pre-award validation (PAV) with all PAV applicants.

For the purposes of this study low income applicants were defined as follows:

Typology 1: Pure-Zero Income and Resources
Adjusted Gross Income = 0
Non-Taxable Income = 0
Veteran's Educational Benefits = 0
Social Security Benefits = 0

Typology 2: Zero-Total Income, with Minimum Resources
AGI = 0
NTI = 0
SSA and VEB = $1 - $3,000 for dependent applicants
$1 - $1,500 for independent applicants

Typology 3: Minimum Total Income, with No Other Resources
AGI and NTI = $1 - $3,000 for dependents
$1 - $1,500 for independents
VEB = 0
SSA = 0

Typology 4: Minimum Total Resources
AGI and NTI and SSA and VEB = $1 - $3,000 for dependents
= $1 - $1,500 for independents

Typology 5: Net Resources greater than
$1 - $3,000 for dependents
$1 - $1,500 for independents

Typology 6: Total Population
(for corrections analysis = total BEOG population as of June, 1978)
(for PAV analysis = total validation population as of June, 1978)

The populations on which the analyses were based are presented in the table following.

Populations of Analyses for Zero-Income Studies.
Phase II

| | Corrections All Applicants | Eligibles | PAV Validation Sample |
|---|---|---|---|
| Typology 1 | 257,442 | 83,879 | 20,338 |
| Typology 2 | 11,297 | 3,407 | 1,004 |
| Typology 3 | 310,589 | 284,334 | 9,375 |
| Typology 4 | 340,383 | 304,853 | 10,930 |
| Typology 5 | 3,219,075 | 1,805.809 | 88,846 |
| Typology 6 | 3,828,008 | 2,201,042 | 120,005 |

## Corrections Analysis Findings

Findings of the corrections analysis for zero/low income applicants are summarized below.

- Applicants who were rejected and zero-income applicants (who are all rejected) were much more likely to make corrections or receive comments than applicants who were not rejected. (Section 2.1)

- Zero-income applicants, and other applicants who were rejected display similar patterns of comments and corrections behaviors -- for example, both of these groups received comments but made no corrections far more frequently than non-rejected applicants (74 percent of zero-income applicants and over 50 percent of rejected applicants were in this group, compared to less than 25 percent of all applicants in other typologies). (Section 2.1)

- "Pure" zero-income applicants (Typology 1) are least likely to attain an eligibility index after rejection than are applicants in other typologies (32 percent of Typology 1 applicants who are rejected fail to attain an EI). Typology 2 applicants (who comprise a very small group) are most likely to attain eligibility after initial rejections (23 percent). (Section 2.2)

- Once an eligibility index was calculated for applicants who had been rejected, more than three-fourths of the low income applicants (Typologies 1-4) compared to only 64 percent of Typology 5 applicants to become eligible. (Section 2.2)

## PAV Analysis Findings

Findings of the PAV analysis are listed below.

- Zero-income applicants had valid AGIs at and prior to selection more frequently than applicants in other typologies. For other applicants, less than half of those who were valid at selection had always been valid, suggesting that the edit process prior to selection had caused substantial numbers of applicants to change invalid data to valid ones. (Section 3.1)

- All applicants who received edits to key application data fields were likely to correct/verify the information in such a way that the data at selection were valid in over 80 percent of the cases. Edits increased errors in very few cases. (Section 3.1)

- Only 3 percent of zero income applicants made changes to AGI prior to selection, although 22.6 percent made changes after selection. In contrast, nearly 40 percent of those with some income made changes prior to selection. Post-selection AGI changes for Typology 1 applicants were substantially larger than changes made by other applicants. (Section 3.2)

- Changes made by applicants not selected for validation were less frequent for all typologies than was the case for validation applicants prior to selection. Less than 2 percent of applicants in Typologies 3-6 who were not selected changed AGI after becoming eligible while 15.3 percent of those selected changed AGI prior to selection. (Section 3.3).

- Low-income applicants who made corrections after selection for validation were more likely to make corrections to more than one field than were higher income applicants. (Section 3.4)

- If income fields were corrected in combination with other fields, corrections were combined with other income-related fields. Similarly, post high enrollment and household size were often corrected together. (Section 3.4)

- Multiple changes of any type resulted in largest changes to the Eligibility Index for Typologies 1 and 3. Low income applicants who corrected multiple fields made changes that significantly raised their EIs and reduced the size of their Basic Grants. (Section 3.4)

- Overall, zero income applicants were more likely to submit corrections than other applicants (42.5 percent of Typology 1 compared with 38 percent of Typology 6) but less likely to have changes in their eligibility indexes than other applicants (62.4 percent of Typology 1 remained the same compared with 42.3 percent of Typology 6). (Section 3.5)

General Conclusions

Except for AGI and family size data, zero income applicants were more accurate in reporting key data than other applicants. They were more likely to submit corrections, but less likely to change their EIs as a result. The above findings indicate that the corrections behavior of zero-income and rejected applicants differs significantly from that of non-rejected applicants, particularly among those selected for validation. This indicates that the validation process does improve the accuracy of those applications validated. While the proportions of the Basic Grant popuation who meet the zero/low income profiles and/or who are rejected are quite small, these applicants appear to have difficulty with the Basic Grant system. This difficulty may include cases of deliberate misreporting, but the nature of the corrections, particularly to family size variables indicates a high level of misunderstanding of the requirements as well.

of income information will be assessed for students selected for pre-award validation at the institutional level.

The definitions of zero and low income for Phase II are similar to those used in Phase I, but are simplified for the efficiency of analysis. The Phase II typologies for zero/low income are defined as follows:

Typology 1: Pure Zero Income and Resources
- Adjusted Gross Income (AGI) = 0
- Non-Taxable Income (NTI) = 0
- Veteran's Educational Benefits (VEB) = 0
- Social Security Benefits (SSA) = 0

Typology 2: Zero Total Income, with Minimum Resources
- AGI = 0
- NTI = 0
- SSA + VEB = $1 to $1,500 for independent applicants
  $1 to $3,000 for dependent applicants

Typology 3: Minimum Total Income, with No Other Resources
- AGI + NTI = $1-$1,500 for independents
  $1-$3,000 for dependents
- VEB = 0
- SSA = 0

Typology 4: Minimum Total Resources
- AGI + NTI + SSA + VEB = $1-$1,500 for independents
  $1-$3,000 for dependents

Typology 5: Net Resources greater than
$1-$1,500 for independents
$1-$3,000 for dependents

Typology 6: Total Population
(for Corrections Analysis, Chapter 2 = Total BEOG Population as of June, 1978)
(for PAV Analysis, Chapter 3 = Total Validation Population as of June, 1978)

Typologies 1 through 3 are mutually exclusive, while Typology 4 includes Typologies 2 and 3. Typology 4 also includes individuals who did not meet the definitions for Typologies 2 and 3 because they reported values greater than zero in fields that for Typologies 2 and 3 were defined as zero. However, net income and resources are still defined as $1-$1,500 for independent applicants and $1-$3,000 for dependent applicants in Typology 4. Typology 5 includes all applicants not meeting Typologies 1-4, and Typology 6 is all applicants in the population being

analyzed. The populations for each analysis and for the typologies within each are presented on the next page.

Corrections analysis utilized the entire BEOG application data base, while PAV analyses utilized the sample of applicants selected by

Populations of Analysis for Zero-Income Studies, Phase II

| | Corrections | PAV | |
|---|---|---|---|
| | All Applicants | Eligibles | Validation Sample |
| Typology 1 | 257,442 | 83,879 | 20,338 |
| Typology 2 | 11,297 | 3,407 | 1,004 |
| Typology 3 | 310,589 | 284,334 | 9,375 |
| Typology 4 | 340,333 | 304,853 | 10,930 |
| Typology 5 | 3,219,075 | 1,805,809 | 88,846 |
| Typology 6 | 3,828,008 | 2,201,042 | 120,005 |

pre-award validation by institutions the students were planning to attend. This report is divided into further chapters, Chapter 2 reporting results of analyzing corrections behaviors, and Chapter 3 describing the impact of pre-award validation on zero/low-income applicants.

# 2

## CORRECTIONS ANALYSES

The Phase I analysis of zero and low income applicants indicated that rejected applicants with zero or low incomes ($0 to $1,999) were likelier than other applicants to fail to reapply after being rejected. Because all applicants reporting zero AGI and many who report low incomes are rejected, it is important to further study their reapplication and corrections behaviors. This will enable us to determine the reasons for these apparent differences and whether these differences affect the award of grants to those who should be receiving them. This chapter examines two sets of analyses taken from the Corrections Study and applied to the low income typologies identified for the Phase II Zero Income Study, as follows:

- Distribution of applicants on correction pattern
- Distribution of rejected applicants on their application behaviors

### 2.1: PROFILE OF CORRECTIONS AND COMMENTS AND RELATED BEHAVIORS FOR ZERO/LOW INCOME APPLICANTS

To study the types of corrections made by zero/low income applicants, we compared those who received comments and made solicited and unsolicited corrections with those who made no corrections and had no comments across the income typologies. The behaviors were also compared among all applicants, eligibles, ineligibles and those rejected, as shown in Tables 2.1-2.4.

TABLE 2.1: PROFILE OF APPLICANT COMMENT CORRECTIONS BEHAVIORS FOR ALL APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | TOTAL | NO COMMENTS/ NO CORRECTIONS | NO CORRECTIONS BUT COMMENTS | SOLICITED CORRECTIONS | UNSOLICITED CORRECTIONS | MIXED CORRECTIONS |
|---|---|---|---|---|---|---|
| Typology 1 | 257,442 | 28,046 | 190,497 | 20,701 | 8,013 | 10,185 |
| (Row percent) | | 10.9 | 74.0 | 8.0 | 3.1 | 4.0 |
| Typology 2 | 11,297 | 1,529 | 7,887 | 882 | 470 | 529 |
| (Row percent) | | 13.5 | 69.8 | 7.8 | 4.2 | 4.7 |
| Typology 3 | 310,589 | 158,316 | 69,293 | 50,213 | 12,679 | 20,088 |
| (Row percent) | | 50.9 | 22.3 | 16.2 | 4.1 | 6.5 |
| Typology 4 | 340,333 | 166,909 | 83,491 | 53,414 | 14,627 | 21,892 |
| (Row percent) | | 49.0 | 24.5 | 15.7 | 4.3 | 6.4 |
| Typology 5 | 3,219,075 | 1,780,628 | 599,740 | 520,056 | 128,007 | 190,644 |
| (Row percent) | | 55.3 | 18.6 | 16.2 | 4.0 | 5.9 |
| Typology 6 | 3,828,008 | 1,975,645 | 878,627 | 599,322 | 150,869 | 233,545 |
| (Row percent) | | 51.6 | 23.0 | 15.7 | 3.9 | 5.8 |

2.2

TABLE 2.2: PROFILE OF APPLICANT COMMENT CORRECTIONS BEHAVIORS FOR ELIGIBLE APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | TOTAL | NO COMMENTS/ NO CORRECTIONS | NO CORRECTIONS BUT COMMENTS | SOLICITED CORRECTIONS | UNSOLICITED CORRECTIONS | MIXED CORRECTIONS |
|---|---|---|---|---|---|---|
| Typology 1 | 73,825 | 13 | 56,390 | 12,335 | 1,051 | 4,036 |
| (Row percent) | | - | 76.4 | 16.7 | 1.4 | 5.5 |
| Typology 2 | 2,816 | 1 | 1,889 | 616 | 76 | 234 |
| (Row percent) | | - | 67.1 | 21.9 | 2.7 | 8.3 |
| Typology 3 | 279,315 | 150,711 | 52,373 | 46,405 | 11,519 | 18,307 |
| (Row percent) | | 54.0 | 18.8 | 16.6 | 4.1 | 6.6 |
| Typology 4 | 298,531 | 157,525 | 59,194 | 49,201 | 12,902 | 19,709 |
| (Row percent) | | 52.8 | 19.8 | 16.5 | 4.3 | 6.6 |
| Typology 5 | 1,792,645 | 964,273 | 306,047 | 323,306 | 81,428 | 117,709 |
| (Row percent) | | 53.8 | 17.1 | 18.0 | 4.5 | 6.6 |
| Typology 6 | 2,173,117 | 1,121,833 | 424,863 | 388,936 | 95,504 | 141,981 |
| (Row percent) | | 51.6 | 19.6 | 17.9 | 4.4 | 6.5 |

2.3

TABLE 2.3: PROFILE OF APPLICANT COMMENT CORRECTIONS BEHAVIORS FOR INELIGIBLE APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | TOTAL | NO COMMENTS/ NO CORRECTIONS | NO CORRECTIONS BUT COMMENTS | SOLICITED CORRECTIONS | UNSOLICITED CORRECTIONS | MIXED CORRECTIONS |
|---|---|---|---|---|---|---|
| Typology 1 | 463 | 0 | 314 | 144 | 0 | 5 |
| (Row percent) | | 0.0 | 67.8 | 31.1 | 0.0 | 1.1 |
| Typology 2 | 6 | 0 | 0 | 1 | 0 | 5 |
| (Row percent) | | 0.0 | 0.0 | 16.7 | 0.0 | 83.3 |
| Typology 3 | 1,509 | 390 | 592 | 381 | 1 | 145 |
| (Row percent) | | 25.8 | 39.2 | 25.2 | 0.1 | 9.6 |
| Typology 4 | 1,592 | 416 | 642 | 382 | 1 | 151 |
| (Row percent) | | 26.1 | 40.3 | 24.0 | 0.1 | 9.5 |
| Typology 5 | 1,167,785 | 746,833 | 162,221 | 160,507 | 38,500 | 59,724 |
| (Row percent) | | 64.0 | 13.9 | 13.7 | 3.3 | 5.1 |
| Typology 6 | 1,170,325 | 747,249 | 163,348 | 161,275 | 38,525 | 59,298 |
| (Row percent) | | 63.8 | 14.0 | 13.8 | 3.3 | 5.1 |

TABLE 2.4: PROFILE OF APPLICANT COMMENT CORRECTIONS BEHAVIORS FOR REJECTED APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | TOTAL | NO COMMENTS/ NO CORRECTIONS | NO CORRECTIONS BUT COMMENTS | SOLICITED CORRECTIONS | UNSOLICITED CORRECTIONS | MIXED CORRECTIONS |
|---|---|---|---|---|---|---|
| Typology 1 | 183,154 | 28,033 | 133,793 | 8,222 | 6,962 | 6,144 |
| (Row percent) | | 15.3 | 73.0 | 4.5 | 3.8 | 3.4 |
| Typology 2 | 8,475 | 1,528 | 5,998 | 265 | 394 | 290 |
| (Row percent) | | 18.0 | 70.8 | 3.1 | 4.6 | 3.4 |
| Typology 3 | 29,765 | 7,215 | 16,328 | 3,427 | 1,159 | 1,636 |
| (Row percent) | | 24.2 | 54.9 | 11.5 | 3.9 | 5.5 |
| Typology 4 | 40,210 | 8,968 | 23,655 | 3,831 | 1,724 | 2,032 |
| (Row percent) | | 22.3 | 58.8 | 9.5 | 4.3 | 5.1 |
| Typology 5 | 258,645 | 69,522 | 131,472 | 36,243 | 8,079 | 13,329 |
| (Row percent) | | 26.9 | 50.8 | 14.0 | 3.1 | 5.2 |
| Typology 6 | 484,566 | 106,563 | 290,416 | 49,111 | 16,840 | 21,636 |
| (Row percent) | | 22.0 | 60.0 | 10.1 | 3.5 | 4.5 |

For the BEOG applicants as a whole, about one-half received neither comments nor made corrections to their files. This is true for all those who were eligible for a grant, and holds true for those in Typologies 3-6 for eligibles and all applicants taken together. However, the distribution for zero income applicants and all those who were rejected or ineligible across categories of corrections behaviors is markedly different. Only 10 percent of the eligible zero-income applicants had neither comments nor corrections. By the same token, over three-fourths of the Typology 1 eligibles had comments but no corrections, while this condition was met by less than one-fourth of those in Typologies 3-6. More than half of all rejected applicants met this condition.

Very few of the low-income applicants were ineligible, which is to be expected. Since BEOG regulations favor low income applicants higher proportions of Typology 5 and 6 applicants who were ineligible received neither comments nor made corrections than was true for eligibles and rejected applicants in all typologies, and all zero/low income applicants. Across all typologies and all eligibility statuses there were only minor differences in the proportions of applicants who made unsolicited correction or mixed corrections.

The most notable finding of this analysis is the relative similarity of behaviors of zero income applicants with all rejected applicants. While, to some extent, this is a function of the fact that almost all zero-income applicants are rejected, it is interesting to note that those eligibles with minimal incomes, who are often rejected, behaved in a similar manner to applicants with higher incomes rather than like rejected applicants or zero-income applicants.

## 2.2: SUBSEQUENT APPLICANT BEHAVIORS OF REJECTED APPLICANTS

Overall, applicants to Basic Grants who are rejected at any time during their applications process are rejected an average of 1.3 times. This frequency does not vary significantly for applicants in any typology. This analysis was performed from two perspectives: Those applicants who were initially rejected, and (that is, on their first

application to Basic Grants) and those who were ever rejected (including the initial application). There were no differences in the frequency of rejections between these two groups. Tables 2.5 and 2.6 summarize the findings for the initially rejected group and the ever rejected group by typology.

Differences are apparent, although small between these two groups in the proportions of those who do and do not attain eligibility after the first rejection. Initially rejected applicants in all typologies are slightly more likely not to attain an EI (Eligibility Index); that is, they are likelier not to reapply or to reapply to be rejected again. Once an EI is attained, initially rejected applicants become eligible more often than the ever rejected group; however, this finding, which consistent, amounts to less than one percentage point in most cases.

Approximately one-third of all rejected applicants are rejected on applications filed after a previous rejection. Rejections are least frequent for Typology 2 applicants who report zero income but have other, if minimal resources, and most frequent for those in Typology 1 who have no income and no resources. Differences among typologies in the disposition of applications after the first rejection are consistent for both initially and even-rejected applicants. The "pure-zero" Typology 1 applicants are most likely to never attain an EI and to be rejected an applications subsequent to their first objection. Typology 2 applicants, by contrast are most likely to attain an EI, and least likely to be rejected a second (or later) time. For those for whom EI's are calculated, those applicants in Typologies 3 and 4 (minimal income and resources) are likeliest to become eligible. Applicants not meeting any of the low-income typologies (Typology 5) were most likely to be declared ineligible if EIs were calcualted for them.

These findings indicate that applicants with very low incomes and resources, but who do report some source of support, have a good chance of becoming eligible on subsequent transactions. They are slightly less apt to be rejected after the first rejection, and a much lower incidence of ineligibility than all BEOG applicants who are rejected when they reapply. Typology 5 applicants (those not meeting Typplogies 1-4) are less successful in attaining eligibility than low income applicants.

TABLE 2.5: DISTRIBUTION OF EVER REJECTED APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | REJECTED APPLICANTS | | | POST-FIRST REJECTION | | | | |
|---|---|---|---|---|---|---|---|---|
| | TABLE TOTAL | REJECTED | TIMES REJECTED | NEVER ATTAINED EI | ATTAINED EI | ELIGIBLE* | INELIGIBLE* | REJECTED |
| Typology 1 | 638,979 | 638,979 | | 202,816 | 436,163 | 324,962 | 102,247 | 211,770 |
| (Row percents) | | | 1.4 | 31.7 | 68.3 | 50.9 | 16.0 | 33.1 |
| | | | | | * | (74.5) | (23.4) | |
| Typology 2 | 110,956 | 110,956 | | 25,104 | 85,852 | 64,435 | 19,314 | 27,207 |
| (Row percents) | | | 1.3 | 22.6 | 77.4 | 58.1 | 17.4 | 24.5 |
| | | | | | | (75.1) | (22.5) | |
| Typology 3 | 97,948 | 97,948 | | 25,672 | 72,276 | 63,046 | 6,816 | 28,096 |
| (Row percents) | | | 1.3 | 26.2 | 73.8 | 64.4 | 7.0 | 28.7 |
| | | | | | | (87.2) | (9.4) | |
| Typology 4 | 138,367 | 138,367 | | 36,752 | 101,615 | 87,752 | 10,803 | 39,812 |
| (Row percents) | | | 1.3 | 26.6 | 73.4 | 63.4 | 7.8 | 28.8 |
| | | | | | | (86.4) | (10.6) | |
| Typology 5 | 809,591 | 809,591 | | 221,968 | 587,623 | 373,928 | 198,245 | 237,418 |
| (Row percents) | | | 1.3 | 27.4 | 72.6 | 46.2 | 24.5 | 29.3 |
| | | | | | | (63.6) | (33.7) | |
| Typology 6 | 1,574,442 | 1,574,442 | | 457,376 | 1,117,066 | 779,820 | 310,056 | 484,566 |
| (Row percents) | | | 1.3 | 29.1 | 70.9 | 49.5 | 19.7 | 30.8 |
| | | | | | | (69.8) | (27.8) | |

*Numbers in parentheses refer to percent of total attaining EI

TABLE 2.6: DISTRIBUTION OF INITIALLY REJECTED APPLICANTS

| ZERO/LOW INCOME TYPOLOGIES | REJECTED APPLICANTS | | | POST-FIRST REJECTION | | | | |
|---|---|---|---|---|---|---|---|---|
| | TABLE TOTAL | REJECTED | TIMES REJECTED | NEVER ATTAINED EI | ATTAINED EI | ELIGIBLE* | INELIGIBLE* | REJECTED |
| Typology 1 | 632,453 | 632,453 | | 202,816 | 429,637 | 323,326 | 101,447 | 207,680 |
| (Row percents) | | | 1.4 | 32.1 | 67.9 | 51.1 | 16.0 | 32.8 |
| | | | | | | (75.3) | (23.6) | |
| Typology 2 | 106,422 | 106,422 | | 25,104 | 81,318 | 61,322 | 18,811 | 26,289 |
| (Row percents) | | | 1.3 | 23.6 | 76.4 | 57.6 | 17.7 | 24.7 |
| | | | | | | (75.4) | (23.1) | |
| Typology 3 | 93,812 | 93,812 | | 25,672 | 68,140 | 60,718 | 6,733 | 26,361 |
| (Row percents) | | | 1.3 | 27.3 | 72.6 | 64.7 | 7.2 | 28.1 |
| | | | | | | (89.1) | (9.9) | |
| Typology 4 | 133,653 | 133,653 | | 36,752 | 96,901 | 85,077 | 10,719 | 37,857 |
| (Row percents) | | | 1.3 | 27.5 | 72.5 | 63.7 | 8.0 | 28.3 |
| | | | | | | (87.8) | (11.1) | |
| Typology 5 | 777,779 | 777,779 | | 221,968 | 555,811 | 356,569 | 193,751 | 227,459 |
| (Row percents) | | | 1.3 | 28.5 | 71.5 | 45.8 | 24.9 | 29.2 |
| | | | | | | (64.2) | (34.9) | |
| Typology 6 | 1,531,481 | 1,531,481 | | 457,376 | 1,074,105 | 758,156 | 304,628 | 468,697 |
| (Row percents) | | | 1.3 | 29.9 | 70.1 | 49.5 | 19.9 | 30.6 |
| | | | | | | (70.6) | (28.4) | |

*Numbers in parentheses refer to percent of attaining EI.

# 3

## PRE AWARD VALIDATION ANALYSES

This chapter comments on the results of the PAV II analyses for zero/low-income applicants. The topics to be discussed are organized in the following sequence:

- Transactional Analysis of Applicants' Establishment of Valid Applications
- Interaction of Effects of Validation and Edits on Adjusted Gross Income
- Frequency of Corrections and Average Changes to Selected Fields
- Analysis of Corrections Activity for Multiple Field Corrections from Time of Selection (or Eligibility)
- Absolute and Effective Eligibility Index Changes

## 3.1: TRANSACTIONAL ANALYSIS OF VALIDATION APPLICANTS' ESTABLISHMENT OF VALID APPLICATIONS

This analysis looked at the frequency with which institutional validation applicants were accurate at the time of selection. Accurate, in this case, refers to a "valid" data field; that is, the field in question is the same at selection as it is after validation. By comparing the frequency of valid data at the time of selection with the frequency of data which were always valid (that is, accurate at first report, and remaining unchanged until selection) we will be able to make some inferences about the efficacy of the edit processing that takes place between the initial application and selection of applicants for validation. Table 3.1 summarizes the findings of this analysis.

Overall, 82.9 percent of the validation applicants had valid AGIs at the time of selection. Those with zero income and zero resources (Typology 1) had the lowest rate of valid AGIs at selection (76.6%), while those with zero income but minimum other resources (Typology 2) had the highest rate of valid AGIs (86.4 percent). Of those who were valid at selection, Typologies 1 and 2 applicants were most likely to have always been valid at (88.8 and 90.2 percent, respectively, had always been valid. Other typologies, on the other hand, had very low ratios of being always valid: only 43.8 percent of all validation applicants have always been valid prior to selection. This indicates that the edit and correction process does, in fact, cause applicants to make changes to AGI that result in valid AGI data by the time of selection for validation. The AGIs of those in Typology 3 (minimum income, no other resources) were always valid only 30.5 percent of the time, but valid at selection 81.7 percent of the time.

Portions tended to be valid more frequently both at selection and before selection than was AGI. However, portions reported at selection were more accurate than those reported prior to selection -- only 66.9 percent were always accurate, while 87.7 percent were accurate at selection. Those in Typologies 1 and 2 were quite likely to have had always valid portions -- over 90 percent were always valid.

TABLE 3.1: TRANSACTIONAL ANALYSIS OF APPLICANTS' ESTABLISHMENT OF VALID APPLICATIONS BY TYPOLOGY

| Validation Applicants | Eligibility Index | Adjusted Gross Income | Portions | Taxes Paid | Non-Taxable Income | Number Enrolled in Post-High Education | Household Size |
|---|---|---|---|---|---|---|---|
| VALID AT SELECTION | | | | | | | |
| Typology 1 # | 8,423 | 7,434 | 8,270 | 8,837 | 8,140 | 9,101 | 8,771 |
| % | 86.8 | 76.6 | 85.2 | 91.1 | 83.9 | 93.8 | 90.4 |
| Typology 2 # | 462 | 459 | 472 | 496 | 325 | 492 | 486 |
| % | 87.0 | 86.4 | 88.9 | 93.4 | 61.2 | 92.7 | 91.5 |
| Typology 3 # | 4,523 | 4,175 | 4,440 | 4,661 | 4,281 | 4,985 | 4,845 |
| % | 88.5 | 81.7 | 86.8 | 91.2 | 83.7 | 97.5 | 94.8 |
| Typology 4 # | 5,272 | 4,904 | 5,194 | 5,455 | 4,820 | 5,782 | 5,633 |
| % | 88.4 | 82.3 | 87.1 | 91.5 | 80.9 | 97.0 | 94.5 |
| Typology 5 # | 37,893 | 42,267 | 44,316 | 40,959 | 44,877 | 48,730 | 48,027 |
| % | 75.3 | 83.9 | 88.0 | 81.3 | 89.1 | 96.8 | 95.4 |
| Typology 6 # | 52,862 | 55,823 | 59,046 | 56,527 | 59,132 | 64,912 | 63,725 |
| % | 78.5 | 82.9 | 87.7 | 83.9 | 87.8 | 96.4 | 94.6 |
| Of these: | | | | | | | |
| Always Valid Pre-Selection | | | | | | | |
| Typology 1 # | 0 | 6,602 | 7,638 | 8,204 | 7,658 | 8,491 | 7,759 |
| % | 0.0 | 88.8 | 92.4 | 92.8 | 94.1 | 93.3 | 88.5 |
| Typology 2 # | 0 | 414 | 450 | 462 | 287 | 454 | 426 |
| % | 0.0 | 90.2 | 95.3 | 93.2 | 88.3 | 92.3 | 87.7 |
| Typology 3 # | 27 | 1,272 | 2,416 | 2,741 | 1,926 | 3,996 | 3,315 |
| % | 0.6 | 30.5 | 54.4 | 58.8 | 45.0 | 80.2 | 68.4 |
| Typology 4 # | 27 | 1,809 | 3,049 | 3,387 | 2,282 | 4,702 | 3,955 |
| % | 0.5 | 36.9 | 58.7 | 62.1 | 47.3 | 81.3 | 70.2 |
| Typology 5 # | 112 | 14,919 | 27,913 | 23,117 | 24,033 | 40,110 | 35,691 |
| % | 0.3 | 35.3 | 63.0 | 56.4 | 53.6 | 82.3 | 74.3 |
| Typology 6 # | 139 | 24,119 | 39,505 | 35,889 | 35,177 | 54,578 | 48,672 |
| % | 0.3 | 43.2 | 66.9 | 63.5 | 59.5 | 84.1 | 76.4 |



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TABLE 3.1: (Continued)

| Validation Applicants | Eligibility Index | Adjusted Gross Income | Portions | Taxes Paid | Non-Taxable Income | Number Enrolled in Post-High Education | Household Size |
|---|---|---|---|---|---|---|---|
| INVALID AT SELECTION | | | | | | | |
| Typology 1 # | 1,282 | 2,271 | 1,435 | 868 | 1,565 | 604 | 934 |
| % | 13.2 | 23.4 | 14.8 | 8.9 | 16.1 | 6.2 | 9.6 |
| Typology 2 # | 69 | 72 | 59 | 35 | 206 | 39 | 45 |
| % | 13.0 | 13.6 | 11.1 | 6.6 | 38.8 | 7.3 | 8.5 |
| Typology 3 # | 590 | 938 | 673 | 452 | 832 | 128 | 268 |
| % | 11.5 | 18.4 | 13.2 | 8.8 | 16.3 | 2.5 | 5.2 |
| Typology 4 # | 690 | 1,058 | 768 | 507 | 1,142 | 180 | 329 |
| % | 11.6 | 17.8 | 12.9 | 8.5 | 19.2 | 3.0 | 5.5 |
| Typology 5 # | 12,464 | 8,090 | 6,041 | 9,398 | 5,480 | 1,627 | 2,330 |
| % | 24.8 | 16.1 | 12.0 | 18.7 | 10.9 | 3.2 | 4.6 |
| Typology 6 # | 14,489 | 11,528 | 8,305 | 10,824 | 8,219 | 2,439 | 3,626 |
| % | 21.5 | 17.1 | 12.3 | 16.1 | 12.2 | 3.6 | 5.4 |
| Of these: | | | | | | | |
| Always Valid Pre-Selection | | | | | | | |
| Typology 1 # | 134 | 0 | 0 | 0 | 0 | 117 | 119 |
| % | 10.5 | 0.0 | 0.0 | 0.0 | 0.0 | 19.4 | 12.7 |
| Typology 2 # | 10 | 0 | 0 | 0 | 0 | 3 | 0 |
| % | 14.5 | 0.0 | 0.0 | 0.0 | 0.0 | 7.7 | 0.0 |
| Typology 3 # | 35 | 29 | 48 | 17 | 46 | 18 | 23 |
| % | 5.9 | 3.1 | 7.1 | 3.8 | 5.5 | 14.1 | 8.6 |
| Typology 4 # | 46 | 29 | 51 | 18 | 46 | 25 | 24 |
| % | 6.7 | 2.7 | 6.6 | 3.6 | 4.0 | 13.9 | 7.3 |
| Typology 5 # | 365 | 172 | 324 | 212 | 216 | 200 | 109 |
| % | 2.9 | 2.1 | 5.4 | 2.3 | 3.9 | 12.3 | 4.7 |
| Typology 6 # | 562 | 201 | 375 | 230 | 262 | 342 | 252 |
| % | 3.8 | 1.7 | 4.5 | 2.1 | 3.2 | 14.0 | 7.0 |

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Those with low income were much more likely than the whole validation sample to have accurately reported taxes paid both at selection and prior to selection. Because their incomes are so low, many probably do not pay taxes at all -- or pay very low taxes. Taxes paid for all validation applicants was less accurate than either portions or AGI at the time of selection. The reporting of non-taxable income follows the same patterns as other income categories except that those applicants in Typology 2 (who reported no income but some resources) were accurate in reporting NTI much less frequently than applicants in other typologies. Only 61.2 percent of applicants in this typology had valid NTIs at selection, which is a lower rate of accuracy than was found for all other data fields at selection. This may indicate that the edits with respect to non-taxable income are somewhat problematic, or it may be an anomaly due to the comparatively small number of applicants meeting Typology 2.

The reporting of the numbers of students enrolled in post high school education in the applicants' family and household size were valid at selection and always valid more often than income data. Applicants in Typologies 3 and 4 had valid data in these fields most frequently, but had the lowest incidence of being always valid prior to selection. For example, while 97 percent of those in Typologies 3 and 4 accurately reported post-high enrollment at selection, only 80 and 81.3 percent, respectively, of these applicants had always had accurate entries in these fields. Thus, the edit process appears to have been quite successful in correcting errors in these fields.

Of those whose applications were invalid at selection, very few had always valid prior to selection, becoming invalid as a result of changes due to edits. This indicates that the edit process does not significantly increase the numbers of invalid applications prior to selection. That is, the edits do not appear to <u>cause</u> additional errors. The exceptions to this finding, however, are among the post-high enrollment and household size data fields. Here, more than 12 percent of applicants in all typologies who were invalid at selection had been always valid prior to selection, indicating that edits had caused valid applications to be changed to invalid.

## 3.2: INTERACTION OF EFFECTS OF VALIDATION AND EDITS

We examined applicant behaviors in response to edits in terms of which fields they corrected and the extent to which the values at the time of edit and the time of selection were comparable to the values for corrected fields at the time of payment. This enables us to determine whether the edit or validation process was responsible for the valid data item. The following analyses of validation applicants were used:

- The frequency with which applicants received an edit to the field prior to selection for validation and the proportion of these applicants who changed the field as result of the edit
- The proportion of applicants changing the field after edit, but before selection, whose value for the field at payment equalled the value at selection but was not equal to the value at edit. (Thus, changes after the edit but before validation resulted in valid data)
- The proportion of applicants verifying the field between the edit transaction and selection for validation
- The proportion of applicants verifying the field whose value at payment equalled value at selection equalled value at edit (Thus, verification after edit was found to be justified, based on validation)

These categories were compared across both low income typologies and fields corrected for validation applicants. Tables 3.2 through 3.7 summarize the findings by typology and field corrected.

The most significant finding of this analyses is the striking difference between the applicants meeting zero income typologies (1 and 2) and all other validation applicants in their reactions to the edit request. In all fields except post-high enrollment, and household size, less than 10 percent of zero-income applicants changed the data fields while more than 90 percent verified the fields. Applicants in other typologies, on the other hand, changed data fields related to income in approximatrely half of the cases. Changes in post-secondary enrollment and household size were less frequent than income categories, but still more frequent than for zero-income applicants. However, once the response to an edit is made, there are few differences among typologies in the effect of those reactions on accuracy. Assuming that payments to

TABLE 3.2: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON THE TOTAL VALIDATION APPLICANTS ON ADJUSTED GROSS INCOME

| Applicant Correction Behavior | Typologies T1 | T2 | T3 | T4 | T5 | T6 |
|---|---|---|---|---|---|---|
| # Who Received Edit to This Field Prior to Selection | 9,705 | 531 | 3,317 | 4,044 | 36,271 | 51,340 |
| % Changed This Field From Edit Transaction to Selection Transaction | 6.3 | 4.3 | 69.3 | 59.8 | 68.2 | 54.9 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 1.1 | 4.4 | 1.7 | 1.7 | 1.0 | 1.1 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 89.4 | 91.3 | 81.8 | 81.9 | 83.2 | 83.4 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 9.4 | 4.4 | 16.5 | 16.4 | 15.8 | 15.5 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 93.7 | 95.7 | 30.7 | 40.2 | 31.8 | 45.1 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 78.9 | 88.2 | 77.7 | 81.1 | 89.9 | 83.0 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 21.1 | 11.8 | 22.3 | 18.9 | 14.1 | 17.0 |

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TABLE 3.3: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON HOUSEHOLD SIZE

| | Typologies | | | | | |
|---|---|---|---|---|---|---|
| Applicant Correction Behavior | T1 | T2 | T3 | T4 | T5 | T6 |
| # Who Received Edit to This Field Prior to Selection | 7,817 | 457 | 2,378 | 2,975 | 29,576 | 40,680 |
| % Who Changed This Field From Edit Transaction to Selection Transaction | 13.2 | 9.6 | 33.0 | 29.4 | 19.9 | 19.2 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 12.6 | 0.0 | 2.2 | 2.0 | 1.8 | 3.3 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 79.2 | 90.9 | 91.1 | 91.1 | 92.9 | 90.9 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 8.2 | 9.1 | 6.8 | 7.0 | 5.3 | 5.9 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 86.8 | 90.4 | 67.0 | 70.6 | 80.1 | 80.8 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 92.8 | 91.5 | 95.2 | 94.6 | 95.8 | 95.1 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 7.2 | 8.5 | 4.8 | 5.4 | 4.2 | 4.9 |

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TABLE 3.4: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON NUMBER ENROLLED IN POSTSECONDARY EDUCATION

| Applicant Correction Behavior | Typologies T1 | T2 | T3 | T4 | T5 | T6 |
|---|---|---|---|---|---|---|
| # Who Received Edit to This Field Prior to Selection | 1,696 | 88 | 1,233 | 1,396 | 8,798 | 11,957 |
| % Who Changed This Field From Edit Transaction to Selection Transaction | 28.7 | 22.7 | 13.0 | 13.7 | 26.7 | 25.4 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 27.0 | 20.0 | 11.9 | 13.1 | 8.1 | 11.4 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 69.6 | 75.0 | 84.4 | 83.3 | 89.5 | 85.9 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 3.5 | 5.0 | 3.8 | 3.9 | 2.5 | 2.7 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 71.3 | 77.3 | 87.0 | 86.3 | 73.3 | 74.6 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 95.8 | 92.7 | 98.1 | 97.8 | 98.3 | 97.9 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 4.2 | 7.4 | 1.9 | 2.2 | 1.7 | 2.1 |

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TABLE 3.5: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON PORTIONS

| | Typologies | | | | | |
|---|---|---|---|---|---|---|
| Applicant Correction Behavior | T1 | T2 | T3 | T4 | T5 | T6 |
| # Who Received Edit to This Field Prior to Selection | 6,362 | 455 | 1,855 | 2,445 | | 27,038 |
| % Who Changed This Field From Edit Transaction to Selection Transaction | 7.8 | 4.2 | 47.6 | 38.6 | | 40.5 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 2.0 | 15.8 | 4. | 4.3 | | 2.8 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 89.0 | 73.7 | 83.2 | 83.2 | | 86.3 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 9.0 | 10.5 | 12.8 | 12.5 | | 10.9 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 92.1 | 95.8 | 52.5 | 61.4 | | 59.5 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 84.8 | 91.5 | 90.2 | 90.5 | | 88.7 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 15.2 | 8.5 | 9.8 | 9.5 | | 11.4 |

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TABLE 3.6: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON NON-TAXABLE INCOME

| | Typologies | | | | | |
|---|---|---|---|---|---|---|
| Applicant Correction Behavior | T1 | T2 | T3 | T4 | T5 | T6 |
| # Who Received Edit to This Field Prior to Selection | 8,112 | 467 | 2,189 | 2,774 | 16,959 | 33,777 |
| % Who Changed This Field From Edit Transaction to Selection Transaction | 3.7 | 5.8 | 61.6 | 52.7 | 54.0 | 44.3 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 1.0 | 3.7 | 2.3 | 2.2 | 2.8 | 1.9 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 84.8 | 55.6 | 83.4 | 82.2 | 86.0 | 86.9 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 14.2 | 40.7 | 14.3 | 15.6 | 11.2 | 11.3 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 96.4 | 94.2 | 38.4 | 47.3 | 46.1 | 55.8 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 83.6 | 63.0 | 90.4 | 80.6 | 90.4 | 87.6 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 16.4 | 37.1 | 9.6 | 19.4 | 9.6 | 12.4 |



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TABLE 3.7: INTERACTION OF EFFECTS OF VALIDATION AND EDITS ON TAXES PAID

| | Typologies | | | | | |
|---|---|---|---|---|---|---|
| Applicant Correction Behavior | T1 | T2 | T3 | T4 | T5 | T6 |
| # Who Received Edit to This Field Prior to Selection | 8,004 | 463 | 2,056 | 2,635 | 27,252 | 38,192 |
| % Who Changed This Field From Edit Transaction to Selection Transaction | 5.7 | 5.0 | 54.6 | 46.0 | 52.5 | 42.0 |
| % Whose Value at Payment Does Not = Value at Selection and Does = Value at Edit | 1.5 | 4.4 | 1.8 | 1.8 | 1.9 | 1.9 |
| % Whose Value at Payment = Value at Selection and Is Not = To Value at Edit | 91.4 | 87.0 | 91.5 | 91.6 | 79.8 | 81.1 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 7.1 | 8.7 | 6.8 | 6.6 | 18.3 | 17.0 |
| % Who Verified the Field From Edit Transaction to Selection Transaction | 94.3 | 95.0 | 45.4 | 54.0 | 47.6 | 58.0 |
| % Whose Value at Payment = Value at Selection = Value at Edit | 92.4 | 95.0 | 82.6 | 86.5 | 73.2 | 80.8 |
| % Whose Value at Payment Does Not = Value at Selection and Is Not = To Value at Edit | 7.7 | 5.0 | 17.4 | 13.6 | 26.8 | 19.2 |

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validation applicants are based on documented (and presumably accurate data), applicants were generally accurate in over 80 percent of the cases in making changes in response to edits and slightly more accurate when verifying data after edits. Verification of fields was more accurate for post-high enrollment and household size, regardless of typology. Verification was least likely to be accurate for AGI and NTI. Differences among accuracy rates by typology were most noticeable for those verifying taxes paid, where applicants in Typologies 1 and 2 were more accurate than those reporting some income. This may be a function of the fact that most zero income applicants pay no taxes, and thus have fewer problems in reporting accurate taxes paid.

For those changing fields in response to edits, similar but slightly lower rates of accuracy were achieved after edit but before selection. For those changing AGI, zero income applicants (note: definitions for typologies were taken at time of selection) were more accurate than applicants with minimum or greater incomes. Zero income applicants were less accurate when changing the post-high enrollment field. A higher proportion of those zero-income applicants receiving an edit for the post-high enrollment field changed that field than was the case if they received comments to other fields. This indicates that zero-income applicants had some trouble in completing this field accurately at all stages of the system's process. Pure-zero income applicants (Typology 1) changed household size with a higher frequency than they changed other fields to which they received comments, except post-high enrollment. They also were less accurate in their changes to this field than they were in correcting all other fields, except post-high enrollment, suggesting that this field was also problematic.

In general, it may be said that those receiving edits to key application data fields were likely to correct/verify the information in such a way that the data at selection were determined to be valid in over 80 percent of the cases. For small groups in all typologies (varying from 1-11 percent) the edits appeared to have had the effect of causing the data to be changed from valid to invalid.

## 3.3: CHARACTERISTICS OF CORRECTIONS FOR ELIGIBLE APPLICANTS

This analysis compares the corrections behavior of zero/low income eligibles selected for validation with that of eligibles not selected for validation. It also compares corrections made prior to selection for validation applicants with those after selection; and changes made prior to eligibility for applicants not selected for validation, with those changes made after eligibility. Tables 3.8 through 3.12 present the findings by typology and field corrected.

Of those applicants selected for validation, few very low income applicants made changes to AGI. Less than 3 percent of those in Typologies 1 and 2 (zero income) changed AGI prior to selection, while approximately 40 percent of those reporting incomes of $1 or more changed AGI prior to selection. After selection, however, some 22.6 percent of those in Typology 1 (pure zero) changed AGI. The average post-selection change for Typology 1 applicants was $9,857, the largest change for any typology. By contrast, the change for all validation applicants was $3,008 post-selection, a decrease from the average pre-selection change. The frequency of corrections for Typologies 3-6 declined by more than half. Pre-selection changes for the low income Typologies (1-4) were negative indicating that the applicants reduced their AGI in corrections. It may be that these applicants became "low income" applicants after such changes. The AGIs of these applicants increased by more than $4,200 in all low income typologies.

The rates of changes made by applicants not selected for validation were much lower in Typologies 3-6 than was the case for validation applicants both before and after selection. As might be expected, less than 2 percent of applicants not selected changed their AGI after they became eligible, while 15.3 percent of all those selected changed their AGI prior to selection. Changes made in Typologies 1 and 2 were far less frequent than for other typologies, although they were of greater magnitude, tending to be significant reductions to income, while the changes made in other typologies were modest increases to income.

TABLE 3.8: FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO ADJUSTED GROSS INCOME BY ELIGIBLE APPLICANTS

| | APPLICANTS SELECTED FOR VALIDATION | | | | | APPLICANTS NOT SELECTED FOR VALIDATION | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Zero/Low Income Typologies | Total Selected for Validation | % Making Corrections Pre-Selection | Average Amount of Change | % Making Corrections Post-Selection | Average Amount of Change | Total Not Selected for Validation | % Making Corrections Pre-Initial Eligibility | Average Amount of Change | % Making Corrections Post-Initial Eligibility | Average Amount of Change |
| Typology 1 | 20,294 | 2.8 | $-8,328 | 22.6 | $ 9,857 | 63,533 | 2.0 | $-1,623 | 1.9 | $ 1,397 |
| Typology 2 | 1,000 | 1.2 | $-3,252 | 13.4 | $ 7,530 | 2,403 | 1.7 | $ 896 | 1.2 | $ 568 |
| Typology 3 | 9,191 | 43.8 | $-2,420 | 17.9 | $ 4,213 | 274,959 | 14.2 | $ 25 | 1.8 | $ 328 |
| Typology 4 | 10,734 | 38.7 | $-2,470 | 17.4 | $ 4,480 | 293,923 | 13.7 | $ 26 | 1.8 | $ 322 |
| Typology 5 | 87,240 | 51.0 | $ 4,666 | 16.4 | $ 583 | 1,717,161 | 15.9 | $ 827 | 1.6 | $ 16 |
| Typology 6 | 120,005 | 41.5 | $ 3,699 | 17.5 | $ 3,008 | 2,081,037 | 15.3 | $ 688 | 1.6 | $ 89 |



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TABLE 3.9: FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO NONTAXABLE INCOME BY ELIGIBLE APPLICANTS

| | APPLICANTS SELECTED FOR VALIDATION | | | | | APPLICANTS NOT SELECTED FOR VALIDATION | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Zero/Low Income Typologies | Total Selected for Validation | % Making Corrections Pre-Selection | Average Amount of Change | % Making Corrections Post-Selection | Average Amount of Change | Total Not Selected for Validation | % Making Corrections Pre-Initial Eligibility | Average Amount of Change | % Making Corrections Post-Initial Eligibility | Average Amount of Change |
| Typology 1 | 20,294 | 0.7 | $-5,604 | 13.4 | $ 3,038 | 63,533 | 0.9 | $ 647 | 1.8 | $ 507 |
| Typology 2 | 1,000 | 4.3 | $-2,840 | 33.9 | $ 3,375 | 2,403 | 2.7 | $ 1,601 | 6.2 | $ 1,223 |
| Typology 3 | 9,191 | 30.6 | $-3,538 | 14.5 | $ 1,351 | 274,959 | 8.4 | $ 18 | 2.2 | $ 134 |
| Typology 4 | 10,734 | 28.9 | $-3,828 | 17.1 | $ 1,830 | 293,923 | 8.6 | $ 10 | 2.6 | $ 159 |
| Typology 5 | 87,240 | 21.7 | $-3,039 | 9.9 | $ 506 | 1,717,161 | 5.0 | $ 79 | 1.3 | $ 58 |
| Typology 6 | 120,005 | 18.5 | $-3,171 | 11.1 | $ 1,216 | 2,081,037 | 5.4 | $ 59 | 1.5 | $ 101 |

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TABLE 3.10: FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO TAXES PAID BY ELIGIBLE APPLICANTS

| | APPLICANTS SELECTED FOR VALIDATION | | | | | APPLICANTS NOT SELECTED FOR VALIDATION | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Zero/Low Income Typologies | Total Selected for Validation | % Making Corrections Pre-Selection | Average Amount of Change | % Making Corrections Post-Selection | Average Amount of Change | Total Not Selected for Validation | % Making Corrections Pre-Initial Eligibility | Average Amount of Change | % Making Corrections Post-Initial Eligibility | Average Amount of Change |
| Typology 1 | 20,294 | 2.9 | $-1,120 | 9.1 | $ -174 | 63,533 | 2.0 | $ -256 | 0.7 | $ 129 |
| Typology 2 | 1,000 | 1.4 | $ -602 | 6.2 | $-1,657 | 2,403 | 1.5 | $ -48 | 0.0 | $ 0 |
| Typology 3 | 9,191 | 10.5 | $-1,017 | 7.8 | $ -312 | 274,959 | 3.3 | $ -125 | 0.6 | $ 102 |
| Typology 4 | 10,734 | 9.4 | $-1,029.00 | 7.5 | $ -397 | 293,923 | 3.2 | $ -124 | 0.6 | $ 100 |
| Typology 5 | 87,240 | 23.5 | $ -599 | 17.6 | $ -773 | 1,717,161 | 9.0 | $ -157 | 1.0 | $ 27 |
| Typology 6 | 120,005 | 18.5 | $ -634 | 15.0 | $ -697 | 2,081,037 | 8.0 | $ -156 | 0.9 | $ 12 |

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TABLE 3.11: FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO POST-HIGH ENROLLMENT BY ELIGIBLE APPLICANTS

| Zero/Low Income Typologies | APPLICANTS SELECTED FOR VALIDATION | | | | | APPLICANTS NOT SELECTED FOR VALIDATION | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total Selected for Validation | % Making Corrections Pre-Selection | Average Amount of Change | % Making Corrections Post-Selection | Average Amount of Change | Total Not Selected for Validation | % Making Corrections Pre-Initial Eligibility | Average Amount of Change | % Making Corrections Post-Initial Eligibility | Average Amount of Change |
| Typology 1 | 20,294 | 6.5 | $ 1 | 5.2 | $ 1 | 63,533 | 3.4 | $ 0. | 0.5 | $ 0 |
| Typology 2 | 1,000 | 7.4 | $ 1 | 6.1 | $ 1 | 2,403 | 4.2 | $ 0 | 0.4 | $ 0 |
| Typology 3 | 9,191 | 5.8 | $ 1 | 2.8 | $ 0 | 274,959 | 2.3 | $ 0 | 0.5 | $ 0 |
| Typology 4 | 10,734 | 6.0 | $ 1 | 3.1 | $ 0 | 293,923 | 2.4 | $ 0 | 0.6 | $ 0 |
| Typology 5 | 87,240 | 7.5 | $ 1 | 3.3 | $ 1 | 1,717,161 | 2.0 | $ 0 | 0.5 | $ 0 |
| Typology 6 | 120,005 | 7.2 | $ 1 | 3.6 | $ 1 | 2,081,087 | 2.1 | $ 0. | 0.5 | $ 0 |



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TABLE 3.12: FREQUENCY OF CORRECTIONS AND AVERAGE CHANGES TO HOUSEHOLD SIZE BY ELIGIBLE APPLICANTS FOR ZERO/LOW INCOME

| | APPLICANTS SELECTED FOR VALIDATION | | | | | APPLICANTS NOT SELECTED FOR VALIDATION | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Zero/Low Income Typologies | Total Selected for Validation | % Making Corrections Pre-Selection | Average Amount of Change | % Making Corrections Post-Selection | Average Amount of Change | Total Not Selected for Validation | % Making Corrections Pre-Initial Eligibility | Average Amount of Change | % Making Corrections Post-Initial Eligibility | Average Amount of Change |
| Typology 1 | 20,294 | 6.5 | $ 1 | 5.2 | $ 1 | 63,533 | 3.4 | $ 0. | 0.5 | $ 0 |
| Typology 1 | 20,294 | 12.6 | $ 4 | 8.6 | $ 2 | 63,533 | 5.2 | $ 0 | 1.1 | $ 0 |
| Typology 2 | 1,000 | 12.8 | $ 3 | 8.7 | $ 2 | 2,403 | 7.8 | $ 0 | 0.4 | $ 0 |
| Typology 3 | 9,191 | 19.8 | $ 2 | 5.8 | $ 0 | 274,959 | 3.6 | $ 0 | 1.1 | $ 0 |
| Typology 4 | 10,734 | 9.1 | $ 2 | 6.1 | $ 0 | 293,923 | 3.7 | $ 0 | 1.1 | $ 0 |
| Typology 5 | 87,240 | 16.2 | $ 3 | 5 0 | $ 1 | 1,717,161 | 2.8 | $ 0 | 0.6 | $ 0 |
| Typology 6 | 120,005 | 15.6 | $ 3 | 5.7 | $ 1 | 2,081,037 | 3.0 | $ 0 | 0.7 | $ 0 |



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Non-taxable income changes followed the same patterns as AGI changes except that they were less frequent overall. Changes to NTI were reductions prior to selection and increases after.

The average changes to taxes paid for both those selected and those not selected were reductions in the amount of taxes paid reported. Those selected who met Typologies 1 and 2 reported few changes prior to selection (less than 3 percent) but more after selection (9.1 and 6.2 percent, respectively). Those selected for validation in other typologies reduced slightly the frequency of changes made. Changes made post-selection were significantly smaller for Typologies 1, 3 and 4, comparable for Typology 6 applicants and substantially larger for those in Typology 2. Only 8 percent of those not selected for validation changed taxes paid prior to eligibility. Less than 1 percent corrected this field after eligibility. It is interesting that applicants tended to reduce taxes paid prior to selection for validation, since the higher the reported taxes paid, the more likely the applicant's award will be increased. Thus, changes to this field were probably a result of edit requests for many cases.

Few changes were made to post-high enrollment either for validation applicants or other eligibles, and there were few differences by typologies. Changes were somewhat more frequent for household size data. Those in Typology 1 had an average increase in household size of 4, before selection and decrease of 2 after selection. Those in Typology 2 had increased household size by an average of 3 before selection and decreased this field by 2 after selection.

It would appear, then, that the validation process is effective in screening out cases of misreporting among low-income groups. Further, the criteria for selection of these applicants do work -- the corrections behavior of these applicants is significantly different from those of applicants not selected. Low income applicants who were selected tended to reduce AGI and NTI prior to selection and raise them after selection, while applicants in Typology 5 (non-low-income) tended to increase AGI on

all transactions. Those Typology 1 applicants who were not selected for validation also tended to reduce AGI prior to selection and increase it after, but at a lower rate than validation applicants.

## 3.4: ANALYSIS OF CORRECTIONS ACTIVITY FOR MULTIPLE FIELD CORRECTIONS

For applicants who made corrections to more than one field after selection for validation, we asked several questions:

1. What combinations of multiple corrections do low/zero income validation applicants make most frequently?
2. Which multiple corrections result in the highest effective EI changes for low/zero income validation applicants?
3. What is the predominant direction of EI change for low/zero income validation applicants?

To answer these questions, we examined the frequency with which applicants corrected a given field, and that field in combination with other fields, as well as the corresponding effective EI change for the applicant. Table 3.13 demonstrates the combination of fields corrected with the greatest frequency by validation applicants meeting each zero/low income typology. This table shows that zero/low income validation applicants submit changes to multiple fields more frequently than all validation applicants. It also shows that AGI and portions are often corrected in combination with other fields as well as with each other. For Typology 2, NTI is also frequently corrected -- with a high proportion of cases where NTI is the only field corrected. The Social Security benefits field is corrected with NTI for all typologies, with at least 69 percent of the low income applicants who corrected SSA also correcting NTI.

If an income-related field is corrected, such as assets, resources, AGI, portions or taxes paid, corrections are likely to be in combination with corrections to other income-related fields. Typology 2 applicants do not change NTI in combination with other fields as frequently as other applicants. although, except for Typology AGI, portions, and taxes paid are parts of multiple corrections involving one another quite often. Typology 3 has the most frequent combinations of changes.

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TABLE 3.13: ANALYSIS OF CORRECTIONS ACTIVITY FOR MULTIPLE FIELD CORRECTIONS FROM TIME OF SELECTION (OR ELIGIBILITY) FOR TOTAL APPLICANTS[1/]

| Field Combinations | Frequency (Percent) | Field Combinations | Frequency (Percent) | Field Combinations | Frequency (Percent) |
|---|---|---|---|---|---|
| Typology 1 | | Typology 2 | | Typology 3 | |
| PHE with HS | 58.2 | HS with NTI | 60.8 | HS with AGI | 58.1 |
| AR with HS | 55.2 | PHE with NTI | 67.6 | HS with Portions | 53.3 |
| AR with AGI | 55.2 | Portions with AGI | 64.8 | PHE with HS | 62.0 |
| AR with Portions | 50.2 | NTI with NTI | 44.7 | PHE with AGI | 50.3 |
| AR with Assets | 62.5 | Portions with NTI | 59.2 | AR with HS | 56.2 |
| AGI with Portions | 53.2 | TP with AGI | 83.8 | AR with AGI | 52.2 |
| Portions with AGI | 86.5 | TP with Portions | 56.4 | AR with Portions | 56.8 |
| TP with AGI | 93.7 | Assets with NTI | 62.9 | AR with Assets | 58.7 |
| TP with Portions | 60.3 | SSA with NTI | 72.3 | AGI with Portions | 73.0 |
| NTI with NTI | 55.8 | VA with NTI | 53.3 | Portions with AGI | 92.4 |
| Assets with AGI | 59.9 | UE with NTI | 62.2 | TP with AGI | 81.8 |
| Assets with Portions | 54.7 | UT with Portions | 57.1 | TP with Portions | 68.6 |
| SSA with NTI | 69.7 | UT with Assets | 57.1 | Assets with HS | 52.0 |
| UE with AGI | 66.3 | UT with SSA | 71.4 | Assets with AGI | 64.5 |
| UE with Portions | 53.7 | UT with UE | 57.1 | Assets with Portions | 62.8 |
| UT with AGI | 77.7 | | | SSA with NTI | 78.5 |
| UT with Portions | 52.7 | | | UE with HS | 52.0 |
| | | | | UE with AGI | 69.0 |
| | | | | UE with Portions | 64.5 |
| | | | | UT with AGI | 68.1 |
| | | | | UT with UE | 54.2 |
| Typology 4 | | Typology 5 | | Typology 6 | |
| HS with AGI | 55.6 | AR with AGI | 56.7 | AR with AGI | 55.5 |
| HS with Portions | 51.2 | AR with Portions | 52.3 | AR with Portions | 52.9 |
| PHE with HS | 59.7 | AR with Assets | 62.9 | AGI with Portions | 64.1 |
| AR with HS | 54.4 | AGI with Portions | 64.3 | Portions with AGI | 86.9 |
| AR with AGI | 51.3 | Portions with AGI | 86.2 | TP with AGI | 62.2 |
| AR with Portions | 56.0 | TP with AGI | 58.5 | Assets with AGI | 50.5 |
| AR with Assets | 59.7 | SSA with NTI | 56.4 | SSA with NTI | 58.9 |
| AGI with Portions | 72.3 | UE with AGI | 62.5 | UE with AGI | 63.0 |
| Portions with AGI | 91.4 | UE with Portions | 54.5 | UE with Portions | 55.1 |
| TP with AGI | 82.2 | UE with TP | 55.3 | UE with TP | 51.9 |
| TP with Portions | 68.7 | UT with AGI | 50.2 | | |
| Assets with HS | 50.0 | | | | |
| Assets with AGI | 61.0 | | | | |
| Assets with Portions | 59.5 | | | | |
| SSA with NTI | 77.1 | | | | |
| UE with AGI | 64.6 | | | | |
| UE with Portions | 60.8 | | | | |
| UT with AGI | 67.6 | | | | |
| UT with UE | 53.3 | | | | |

1/ Analysis based on the proportion (row percents) of those who corrected first field in combination with second field listed. Criteria for entry onto this table was 50 percent. For example, 58.2 percent of those in Typology 1 who corrected PHE also corrected HS.

The average size of changes is considerably higher for low income applicants than for validation applicants as a whole. For Typology 6, for example, only one field was corrected by 200 or more points, while nearly all Typology 1 and 3 changes were this large and most were larger than 400 points as shown in Table 3.14.

We can conclude from these data that almost all low income validation applicants who correct multiple fields make changes that significantly raise their EIs and reduce the size of their grants. Validation applicants as a whole, however, tend to have smaller average changes after validation, many of which will not significantly affect the size of their grants.

## 3.5: IMPACT OF SEI CHANGES

The analysis of zero and low income applicants' corrections behaviors may be summarized by reviewing data pertaining to the changes in the Student Eligibility Index resulting from the corrections. Table 3.15 presents these data.

As may be seen, zero income applicants have a somewhat greater tendency to submit corrections than other groups. While those applicants with some income submitted corrections in less than 37.2 percent of the time, 42.9 percent of Typology 1 and 50 percent of Typology 2 applicants corrected. Corrections were submitted by 38 percent of validation applicants overall.

In low and zero income typologies (Typologies 1-4), applicants' EIs did not change as frequently as those of applicants in Typology 5 (all other applicants). About two-thirds of the zero/low income EIs remained the same, while only 33.6 percent of other applicants' EIs were stable.

Typology 1 applicants also had the largest effective EI changes of those that did change and the sizes of EI increases were substantially larger than all other applicants. While the decreases of Typology 1 applicants were also larger than other applicants, the magnitude of decreases was small, and the differences were small as well. Low income applicants exhibited a low frequency of EI decreases, probably due to

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TABLE 3.14: ANALYSIS OF CORRECTIONS ACTIVITY FOR MULTIPLE FIELD CORRECTIONS FROM TIME OF SELECTION (OR ELIGIBILITY) FOR TOTAL APPLICANTS

| Field Combinations | Magnitude | Field Combinations | Magnitude | Field Combinations | Magnitude |
|---|---|---|---|---|---|
| Typology 1 | | Typology 2 | | Typology 3 | |
| PHE with HS | 166 | HS with NTI | 209 | HS with AGI | 409 |
| AR with HS | 403 | PHE with NTI | 141 | HS with Portions | 437 |
| AGI with AGI | 570 | Portions with AGI | 405 | PHE with HS | 214 |
| AGI with Portions | 526 | NTI with NTI | 128 | PHE with AGI | 280 |
| AGI with Assets | 464 | Portions with NTI | 267 | AR with HS | 587 |
| AGI with Portions | 398 | TP with AGI | 560 | AR with AGI | 638 |
| Portions with AGI | 398 | TP with Portions | 450 | AR with Portions | 554 |
| TP with AGI | 737 | Assets with NTI | 338 | AR with Assets | 521 |
| TP with Portions | 626 | SSA with NTI | 107 | AGI with Portions | 284 |
| NTI with NTI | 89 | VA with NTI | 85 | Portions with AGI | 284 |
| Assets with AGI | 561 | UE with NTI | 189 | TP with AGI | 521 |
| Assets with Portions | 483 | UT with Portions | 130 | TP with Portions | 525 |
| SSA with NTI | 292 | UT with Assets | 130 | Assets with HS | 585 |
| UE with AGI | 628 | UT with SSA | 104 | Assets with AGI | 582 |
| UE with Portions | 505 | UT with UE | 130 | Assets with Portions | 574 |
| UT with AGI | 609 | | | SSA with NTI | 159 |
| UT with Portions | 513 | | | UE with HS | 636 |
| | | | | UE with AGI | 596 |
| | | | | UE with Portions | 606 |
| | | | | UT with AGI | 205 |
| | | | | UT with UE | 205 |
| Typology 4 | | Typology 5 | | Typology 6 | |
| HS with AGI | 403 | AR with AGI | -133 | AR with AGI | 37 |
| HS with Portions | 429 | AR with Portions | -136 | AR with Portions | 33 |
| PHE with HS | 202 | AR with Assets | -108 | AGI with Portions | 122 |
| AR with HS | 590 | AGI with Portions | 59 | Portions with AGI | 122 |
| AR with AGI | 632 | Portions with AGI | 59 | TP with AGI | 222 |
| AR with Portions | 549 | TP with AGI | 131 | Assets with AGI | 98 |
| AR with Assets | 543 | SSA with NTI | 74 | SSA with NTI | 33 |
| AGI with Portions | 279 | UE with AGI | 10 | UE with AGI | 137 |
| Portions with AGI | 279 | UE with Portions | -17 | UE with Portions | 109 |
| TP with AGI | 517 | UE with TP | 24 | UE with TP | 143 |
| TP with Portions | 518 | UT with AGI | 82 | | |
| Assets with HS | 551 | | | | |
| Assets with AGI | 559 | | | | |
| Assets with Portions | 546 | | | | |
| SSA with NTI | 170 | | | | |
| UE with AGI | 594 | | | | |
| UE with Portions | 597 | | | | |
| UT with AGI | 202 | | | | |
| UT with UE | 205 | | | | |

TABLE 3.15: ABSOLUTE AND EFFECTIVE ELIGIBILITY INDEX CHANGES AND ELIGIBILITY STATUS CHANGES FOR ALL ELIGIBLE VALIDATION APPLICANTS

| | Total Applicants | % Not Submitting Corrections | Average Initial EI At Selection | Average Current EI | % Applicants Submitting Corrections | Average Current Absolute EI Change | Average Effective EI Change | % Who Increased EI | Average EI Increase | % Who Decreased EI | Average EI Decrease | % Whose EI Remained the Same | % Who Were Rejected | % of Those Who Changed EI But Still Eligible | % of Those Who Changed EI, Now Ineligible |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Typology 1 | 20,338 | 57.0 | 20 | 226 | 42.9 | 497 | 315 | 31.3 | 1,500 | 0.4 | 369 | 62.4 | 5.7 | 82.8 | 11.4 |
| 2 | 1,004 | 50.0 | 21 | 131 | 50.0 | 226 | 158 | 22.5 | 962 | 0.5 | 170 | 72.3 | 4.5 | 91.8 | 3.5 |
| 3 | 9,375 | 65.9 | 40 | 138 | 34.0 | 295 | 219 | 29.0 | 990 | 3.7 | 188 | 62.1 | 5.0 | 89.4 | 5.4 |
| 4 | 10,930 | 63.9 | 38 | 138 | 36.0 | 286 | 212 | 28.2 | 984 | 3.1 | 192 | 63.7 | 4.8 | 89.8 | 5.2 |
| 5 | 88,648 | 62.7 | 407 | 477 | 37.2 | 178 | 113 | 44.5 | 525 | 17.7 | 355 | 33.6 | 4.0 | 89.0 | 6.9 |
| 6 | 120,005 | 61.9 | 308 | 401 | 38.0 | 248 | 159 | 40.3 | 700 | 12.9 | 348 | 42.3 | 4.4 | 87.8 | 5.2 |

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